

FORM PTO-1449	U.S. DEPARTMENT OF COMMERCE PATENT AND TRADEMARK OFFICE	ATTORNEY DOCKET NO. 1330.1005C	APPLICATION NO. Not Assigned
<b>LIST OF REFERENCES CITED BY APPLICANT</b> <i>(Use several sheets if necessary)</i>		FIRST NAMED INVENTOR Richard BISSONETTE et al.	
		FILING DATE Herewith	GROUP ART UNIT Not Assigned

**U.S. PATENT DOCUMENTS**

*EXAMINER INITIAL		DOCUMENT NO.	DATE	NAME	CLASS	SUB-CLASS	FILING DATE
82	AA	5,592,378	01/07/97	Cameron et al.	705	27	
	AB	5,621,201	04/15/97	Langhans et al. & (abstract)	235	380	10/06/97
	AC	5,630,073	05/13/97	Nolan (abstract)	705	45	10/06/97
	AD	5,638,519	06/10/97	Haluska (abstract)	705	28	10/06/97
	AE	5,663,547	09/02/97	Ziarno (abstract)	235	380	10/06/97
	AF	5,991,750	11/1999	Watson	705	44	10/06/97
✓	AG	5,911,136	6/1999	Atkins	705	36	

**FOREIGN PATENT DOCUMENTS**

	DOCUMENT NO.	DATE	COUNTRY	CLASS	SUB-CLASS	TRANSLATION YES NO
	BA					
	BB					
	BC					
	BD					
	BE					
	BF					
	BG					

**OTHER REFERENCES (Including Author, Title, Date, Pertinent Pages, Etc.)**

60	CA	American Management Systems, "An Introduction to Momentum Financials", April 1997
61	CB	Credit Card Management, "The GSA Blesses Six Card Issuers", March 1998
62	CC	cybermark, cybermark: stored value, "solutions", "smart card systems, smart card communities", copyright 1998, CyberMark

EXAMINER	DATE CONSIDERED
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\*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

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**U. S. PATENT DOCUMENTS**

*EXAMINER INITIAL		DOCUMENT NO.	DATE	NAME	CLASS	SUB-CLASS	FILING DATE
SJ	AH	5,875,437	2/1999	Atkins	705	40	
	AI	5,842,185	11/1998	Chancey et al.	705	40	
	AJ	5,448,047	9/1995	Nair et al.	235	440	
✓	AK	5,864,830	1/1999	Armetta et al.	705	41	
	AL						
	AM						
	AN						

**FOREIGN PATENT DOCUMENTS**

	DOCUMENT NO.	DATE	COUNTRY	CLASS	SUB-CLASS	TRANSLATION YES NO
BH						
BI						
BJ						
BL						
BM						
BN						
BO						

**OTHER REFERENCES (Including Author, Title, Date, Pertinent Pages, Etc.)**

SJ	CD	Emerson Brown & Jim Baumgartner, Corporate Cashflow, vol. 15, no. 12, Nov. 1994, pp28-29
	CE	
	CF	

EXAMINER	DATE/CONSIDERED
<i>J. H. H.</i>	1/3/06

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